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Atty. Dkt. No. 037607-0251

2/16/07

(Date of Deposit)

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Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box

Carolyn Simpson

1450, Alexandria, VA 22313-1450.

EV 962268879 US

(Express Mail Label Number)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appneant:

Kemper et al.

Title:

SYSTEM AND METHOD FOR VERIFYING LOAN DATA AT

**DELIVERY** 

Appl. No.:

10/737,298

Filing Date:

12/16/2003

Examiner:

Hamilton, Lalita M.

Art Unit:

3691

Conf. No.:

7677

## **AMENDMENT TRANSMITTAL**

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[X] The fee required for additional claims is calculated below:

	Claims			Extra					
-	As		Previously		Claims				Additional
	Amended		Paid For		Present		Rate		Claims Fee
Total Claims:	32	-	38	=	0	х	\$50.00	=	\$0.00
Independent Claims:	7	-	10	=	0	x	\$200.00	==	\$0.00
First p	resentation of	of aı	ny Multiple I	Depen	dent Claims:	+	\$360.00	= '	\$0.00
					CLAIMS	FEE	TOTAL	=	\$0.00

[	]	Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the					
		total number of months checked below:					

Extension for response filed within the third month: \$1,020.00 \$0.00 [ ] Extension for response filed within the fourth month: \$1,590.00 \$0.00 [ ] Extension for response filed within the fifth month: \$2,160.00 \$0.00	[ ] Extension for response filed within the first month:	\$120.00	\$0.00		
[ ] Extension for response filed within the fourth month: \$1,590.00 \$0.00 [ ] Extension for response filed within the fifth month: \$2,160.00 \$0.00 [ EXTENSION FEE TOTAL: \$0.00 [ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d): \$130.00 \$0.00 [ CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL: \$0.00 [ ] Small Entity Fees Apply (subtract ½ of above): \$0.00 [ ]	[ ] Extension for response filed within the second month:	\$450.00	\$0.00		
EXTENSION FEE TOTAL: \$0.00  Statutory Disclaimer Fee under 37 C.F.R. 1.20(d): \$130.00  CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL: \$0.00  Small Entity Fees Apply (subtract ½ of above): \$0.00	[ ] Extension for response filed within the third month:	\$1,020.00	\$0.00		
EXTENSION FEE TOTAL: \$0.00  [ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d): \$130.00  CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL: \$0.00  [ ] Small Entity Fees Apply (subtract ½ of above): \$0.00	[ ] Extension for response filed within the fourth month:	\$1,590.00	\$0.00		
[ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d): \$130.00 \$0.00 CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL: \$0.00 [ ] Small Entity Fees Apply (subtract ½ of above): \$0.00	[ ] Extension for response filed within the fifth month:	\$2,160.00	\$0.00		
CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL: \$0.00 [] Small Entity Fees Apply (subtract ½ of above): \$0.00	EXTENSION FEE TOTAL:				
[ ] Small Entity Fees Apply (subtract ½ of above): \$0.00	[ ] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$130.00	: \$0.00		
	·				
Extension Fees Previously Paid: \$0.00	[ ] Small Entity Fees Apply (subtract ½ of above):				
	Extension Fees Previously Paid:				
TOTAL FEE: \$0.00	TOTAL FEE:				

If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date

2/14/2007

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Attorney for Applicant Registration No. 58,428

2/16/07

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## **AMENDMENT AND REPLY UNDER 37 CFR 1.116**

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated December 18, 2006, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 14 of this document.

Please amend the application as follows: